

House Resolution 270

By: Representatives Gardner of the 57th and Harbin of the 118th

A RESOLUTION

1 Creating the Task Force to Study Consumer Protection Provisions in the Georgia Insurance
2 Code; and for other purposes.

3 WHEREAS, there are numerous health benefits that are mandated by Georgia law to be
4 covered by health insurance issuers; and

5 WHEREAS, a study of the issues surrounding such mandated health benefits would be
6 beneficial to determine whether such mandates should be reduced or expanded and whether
7 legislative action should be recommended.

8 NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES that
9 there is established the Task Force to Study Consumer Protection Provisions in the Georgia
10 Insurance Code. The task force shall consist of 17 members as follows:

11 (1) The Commissioner of Insurance or his or her designee, who shall act as the
12 chairperson of the task force;

13 (2) The chairperson of the Senate Insurance and Labor Committee or his or her designee
14 from such committee;

15 (3) The chairperson of the House Committee on Insurance or his or her designee from
16 such committee;

17 (4) The chairperson of the Senate Health and Human Services Committee or his or her
18 designee from such committee;

19 (5) The chairperson of the House Committee on Health and Human Services or his or her
20 designee from such committee;

21 (6) The commissioner of community health or his or her designee;

22 (7) Two members to be appointed by the Governor, one of whom must be a
23 representative of a company that employs ten or fewer employees and one of whom must
24 be a member of the general public who is not associated with health care providers;

(8) Four members who shall be consumer advocate members, two of whom shall be appointed by the Speaker of the House of Representatives and two of whom shall be appointed by the Senate Committee on Assignments; and

(9) Five members appointed as follows:

(A) One member shall be a representative of the Georgia Association of Health Plans;

(B) One member shall be a representative of the National Federation of Independent Business;

(C) One member shall be a representative of the Georgia Hospital Association;

(D) One member shall be a representative of the Medical Association of Georgia; and

(E) One member shall be an appointee of the Georgia State University Center on Health Policy.

(c) Vacancies in the task force shall be filled by appointment in the manner of the original appointment.

(d) No business other than that necessary to establish the task force may be conducted until all 17 members have been appointed. The chairperson shall convene the first meeting of the task force within 30 days after the effective date of this resolution.

(e) The task force may hold public hearings, conduct research, receive the testimony of experts, review for purposes of comparison the mandated health benefits upon health insurance issuers in other states and jurisdictions and the effects of such mandates, and take such other actions the task force determines appropriate for the completion of its assigned task. At a minimum, the task force shall inquire into and make recommendations with respect to:

(1) Each and every state mandated health benefit placed upon health insurance issuers in Georgia since 1990; and

(2) The impact of each such mandated health benefit on the premiums for health insurance coverage in Georgia and the ability of all Georgians to continue to afford health care coverage.

(f) As used in this resolution, the term:

(1) 'Health insurance issuer' means any entity that provides health insurance coverage in this state.

(2) 'Mandated health benefit' means a benefit or coverage that is required by law to be offered or provided by a health insurance issuer and includes coverage for specific health care services, treatments, or practices; the offering of specific health care services, treatments, or practices; or the process by which a benefit for coverage must be offered or provided.

(g) The task force shall make a final report with recommendations to the General Assembly no later than December 31, 2005. Upon submission of such final report and

1 recommendations, the task force shall be dissolved by operation of law. Until such time
2 as the task force makes its final report, mandated health benefits beyond those required as
3 of December 31, 2005, may be imposed on a health insurance issuer doing business in this
4 state only after at least a six-month review by the task force, submission of a written report
5 to the members of the General Assembly, and subsequent passage by the General Assembly
6 and enactment into law.

7 (h) The legislative members of the committee shall receive the allowances provided for
8 in Code Section 28-1-8 of the Official Code of Georgia Annotated. Citizen members shall
9 receive a daily expense allowance in the amount specified in subsection (b) of Code
10 Section 45-7-21 of the Official Code of Georgia Annotated as well as the mileage or
11 transportation allowance authorized for state employees. All other funds necessary to carry
12 out the provisions of this resolution shall come from funds appropriated to the House of
13 Representatives and the Senate. The expenses and allowances authorized by this resolution
14 shall not be received by any member of the committee for more than five days unless
15 additional days are authorized.